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ABSTRACT

The scope and operation of student financial aid programs in New York State are described, and recommendations to enlarge educational opportunity are offered. State-administered programs consist of noncompetitive awards, including the Tuition Assistance Program (TAP), scholarship programs for high school seniors, and scholarships and fellowships, including those targeted to students in health fields. Data are provided on the types of student aid and numbers of new scholarship and grant award in 1984-1985 as well as the total number of student loans. Federal student aid programs in New York are also considered, including Pell Grants, Supplemental Educational Opportunity Grants, National Direct Student Loans, and College Work-Study funds. An analysis of trends in TAP for 1983-1984 and 1984-1985 covers: number of recipients by sector and level, the proportion of full-time students who are TAP recipients, the distribution of TAP awards by sector and level; and average awards. In addition to discussing the relationship of state, federal, and institutional student aid programs, summary data for 1982-1984 are presented on the distribution of governmental and institutional aid programs at degree-granting institutions. Regents' recommendations cover increasing access, improving tuition awards for part-time study, and improving articulation of state and federal programs. Thirty-two data tables are included in the report. (SW)

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE ON STATE STUDENT FINANCIAL AID

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
December 1988

A REPORT BY THE BOARD OF REGENTS

TO THE GOVERNOR AND LEGISLATURE

ON STATE STUDENT FINANCIAL AID PROGRAMS

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The University of the State of New York
THE STATE EDUCATION DEPARTMENT
Albany, New York 12230
December 1985

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Section 603 of the Education Law
(As amended by Chapter 942, Laws of 1974)

Section 603. Evaluation of the board of regents. On or before January first, nineteen hundred seventy-six, and annually thereafter on or before December first, the board of regents shall make a report to the Governor and the temporary president of the senate, the speaker of the assembly, the senate finance committee, the assembly ways and means committee and the standing committees of the legislature having jurisdiction of higher education evaluating all financial assistance and loan programs established by this article, which report shall contain such recommendations as the regents may deem appropriate.

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THE UNIVERSITY OF THE STATE OF NEW YORK
THE STATE EDUCATION DEPARTMENT
OFFICE OF THE PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
ALBANY, NEW YORK 12234

November 14, 1985

To the Governor and the Legislature:

The role of student financial assistance programs in financing postsecondary education and in promoting access and choice is very significant. This role is particularly critical in a period of increasing attendance costs and strong competition for the allocation of government resources. The major sources of student assistance, Federal and state governments, institutions and private sources, are currently providing approximately $16 billion dollars in programs which are highly instrumental in promoting educational opportunity. New York State continues to hold a leadership position in supporting grant, scholarships and loan programs. Financial barriers have been lowered to make educational opportunity a reality.

The State-administered program of financial assistance is extensive, the largest in the nation. It includes tuition grants for use at colleges and certain proprietary schools, guaranteed loans and scholarships for undergraduate, graduate and professional study. In addition, the State supports a wide system of low tuition public colleges and universities.

The present scholarship and tuition assistance grants are based on legislation of 1974 as amended in subsequent years. The legislation of 1974 established the New York Higher Education Services Corporation to centralize the administration of State financial aid programs of scholarships, grants and loans and to coordinate such programs with those of other levels of government, particularly the Federal government. Under the law, the Higher Education Services Corporation is responsible for the issuance of award and loan payments and the Education Department retains the responsibility for selection of winners and alternates in seven programs of scholarships or academic performance awards. The law, under Section 602, provides that the Commissioner shall establish regulations governing student eligibility for student award and loan programs in the following areas:

1. Full-time and part-time attendance
2. Summer study
3. Permissible use of general and academic performance awards

4. Matriculation
5. Academic standing.

Section 607 of the law also provides that the Commissioner shall establish regulations governing institutional disclosure of information for students. Such information includes:

1. Financial aid programs
2. Educational costs
3. Refund policies
4. Instructional programs.

The Commissioner's Regulations have been revised periodically to improve the quality and administration of the programs as well as to reflect legislative changes.

Over the years, the Board of Regents has reviewed the State's student financial assistance programs and made recommendations for significant changes. Many of these recommendations formed the basis for legislative changes.

The Regents continue to review and evaluate the State's financial aid programs. Accordingly, this report contains a description of the scope and operation of programs in the State and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs. The report also recommends improvements aimed at the enlargement of educational opportunity.

Respectfully submitted,

Gordon M. Ambach

PART I

Summary of Developments in the State's Student Aid Programs

1. The State's student financial aid programs (loans and grants) for 1984-85 totaled $1,472.2 million, of which $384.8 million was for the Tuition Assistance Programs (TAP and STAP), $1066.8 million was for loans and $20.6 million was expended for other grant and scholarship programs. Undergraduate and graduate students received 378,449 scholarship and grant awards. Approximately 444,000 student loans were approved in 1984-85.

2. The Tuition Assistance Program, had an increase of 16.2 percent in expenditures. Payments (TAP and STAP) increased from $331.2 million in 1983-84 to $384.8 million in 1984-85. The increase resulted mainly from the new undergraduate award levels established in 1984.

3. The estimated number of undergraduate TAP recipients in 1984-85 increased by 1.2 percent. Increases occurred in all sectors except at City University, and non-degree proprietary schools and hospital schools in the "Other Schools" category. At the graduate level there was an overall decrease of 4.0 percent in recipients.

4. The average TAP award for undergraduates increased by an estimated 15.1 percent between 1983-84 and 1984-85 ($1,116 to 1,285). The greatest increases occurred in independent colleges ($1,458 to $1,909) and "Other Schools" ($973 to $1,295). For graduate students, the estimated average TAP awards for all sectors decreased from $386 to $384.

5. Supplemental Tuition Assistance Program (STAP) award payments were initiated in 1981-82 for those undergraduate students who are educationally disadvantaged, carrying a remedial workload, and are unable to meet the requirements of the Commissioner's Regulation on program pursuit and satisfactory academic progress as it applies to State awards. The STAP award has a duration of one year and is calculated on the same basis as a TAP award. Under this program, a student can receive up to two additional semesters of aid payments. For 1984-85, STAP awards totaled approximately $18.3 million, an increase of $.2 million over 1983-84.

6. There was also an increase in Guaranteed Student Loan Program (GSLP) activity. The total amount of all guaranteed loans increased from $1,009.6 million in 1983-84 to $1,066.8 million in 1984-85, about 5.7 percent. The number of borrowers also increased by 5 percent, from approximately 423,000 in 1983-84 to 444,000 in 1984-85.

7. A new program of tuition awards for matriculated part-time undergraduate degree students was initiated in 1984-85. Each participating college received an allocation of funds based on the proportion of its part-time degree enrollment to the statewide part-time degree enrollment. In the first year, colleges awarded $3 million to 7,200 students.

8. Another new program of tuition awards for Vietnam veterans in undergraduate study was also established. Awards totaling $782,000 were made to 958 students.

9. A new program of undergraduate and graduate scholarships, Empire State Scholarships, leading to preparation of teaching of elementary and secondary mathematics and science, provided 579 awards totaling $894,000 in 1984-85.

10. A Supplemental Higher Education Loan Program (SHELF) was established under the jurisdiction of the State Dormitory Authority in 1984. Under that program, the Authority provides direct loans to borrowers attending the City and State Universities. At 35 independent colleges, loans are originated by the institution to borrowers and are purchased by the Authority. Inasmuch as credit checks are required and repayment begins immediately, parents of students are likely to be the users of the program. SHELF loans are similar to Federal Parent Loans for Undergraduate Students (PLUS), described in Section I. There are some differences, however. PLUS loans are limited to smaller annual and aggregate amounts and carry a slightly higher interest rate (one percent higher). SHELF loans carry an "up front" discount and permit a longer repayment period. Repayment is not guaranteed by the Federal government, as is the case with PLUS loans. As of September 1985, a total of $57,110,800 for loans had been committed by participating institutions in the following distribution:

Independent colleges (35)	$49,960,800
State University	6,700,000
City University	450,000

11. Student aid legislation in 1985 includes the following:

    a. The Vietnam Veteran Tuition Awards have been extended to veterans in approved vocational training programs.

    b. The Higher Education Services Corporation may guarantee loans and provide awards to students who were previously in loan default or had failed to refund an award, if the student has since entered into a repayment plan and has made payments for a year and, in the case of a loan default, demonstrates that he/she was entitled to a deferment or could have requested forbearance of payment at the time of default.

    c. The Higher Education Services Corporation and borrowers are to be notified when a bank or other eligible lender sells guaranteed loans to other banks or lenders.

    d. Regents College Scholarships may be awarded for part-time attendance in the last term of eligibility so long as the recipient needs only to attend part-time in order to complete the course of study.

    e. Three new award programs in the professions were established.

        1. Fifty Regents Health Care Scholarships in Medicine and Dentistry.

Annual awards range from $1,000 to $10,000, based on income, for up to four years of study. In award selection, priority is given to the economically disadvantaged and members of minority groups. Recipients must agree to practice in an area or facility within the State designated as having a shortage of physicians or dentists.

2. Fifteen Regents Professional Opportunity Scholarships. Annual awards range from $1,000 to $5,000 for up to four years of study, based on income, in designated licensed professions, including veterinary medicine, optometry, chiropractic, dental hygiene, physical therapy and podiatry. Priority in award selection is on the same basis as the Health Care Scholarship, Recipients must agree to practice their professions within the State.

3. Regents Loan Forgiveness Program. Fifty annual awards are made to physicians who have completed their residencies within the past five years and agree to serve in designated areas of physician shortage. Awards are based on undergraduate and medical school loan expenses. The maximum amount payable is $40,000.

Recommendations of the Regents

Over the past two decades the expansion of State-administered student financial aid programs has fostered student access and choice. The growth accompanied increases in enrollments, programs of study and student costs.

Since the inception of the Tuition Assistance Program in 1974, the Legislature has enacted significant improvements in the undergraduate award schedules, as described in the appendix, and established other new programs.

Following the establishment of major improvements in 1984, the Regents recommend further changes to enhance the effectiveness of State student financial assistance.

Recommendations

1. Improvements to Increase Access

The Regents Statewide Plan for the Development of Postsecondary Education addresses the need to improve access for a variety of students. Student aid programs provide a means to meet this goal. One concern involves the level of awards for the lower income TAP recipients with respect to increasing college costs and the financial need gap (the lack of aid to meet need). Improving the award scale for these students would promote access. A second concern deals with the adequacy of the TAP award scale for graduate students who are largely dependent on loans. A third area of concern relates to single, independent students. Most of the major student aid programs assess large expected contributions from independent students in determining need. Under TAP, for example, single independent students are ineligible if their net taxable income exceeds $5,666. This income limit was established in 1977. There is support for an increase in the limit and an adjustment to the award scale.

To address these concerns, the Regents have recommended the following specific legislative proposals, affecting the Tuition Assistance Program (TAP).

a. The undergraduate TAP award schedule for dependent students would be revised to provide larger award increases for those students whose family net taxable income is $9,000 or less. The maximum award would increase from $2,700, or tuition, whichever is less, to $3,200 or tuition, whichever is less. For the independent sector the awards would increase by $500. For the public sector colleges, tuition would be met through the $9,000 net taxable level. For other income levels, awards would increase by at least $100. The minimum award would increase from $300 to $400 and the income ceiling for the minimum award would remain $29,000 net taxable income.

b. For graduate dependent students, the proposed TAP award schedule for dependent undergraduates would also apply. The current award scale of $100 to $600, in effect since 1969, would be replaced. The current income ceiling of $20,000 net taxable income for a minimum award would increased to $29,000.

c. For independent, single students without dependents, the award schedule would be changed for undergraduate and graduate students. At the undergraduate level the maximum award would increase from $1,800 to $2,300 and for graduate students the maximum award would increase from $600 to $2,300. The same award schedule would apply. The maximum award would be payable for net taxable incomes of $2,500 or less and the net taxable income ceiling for a minimum award would increase from $5,666 to $11,000.

The Regents also support a new program of awards for students who, in exchange, agree to perform public service or repay the amount of the awards with interest.

2. Improvements in the Tuition Awards for Part-time Study Program.

For a number of years the Regents have advocated tuition aid for part-time undergraduates and they are pleased that a program similar in some respects to the one they recommended was established. The new legislation, however, has several provisions which may require amendment. In addition, there is a need to review the experience of the colleges in administering the program. These and other considerations will be addressed by the Regents. The statute requires the Higher Education Services Corporation to make an annual report to the Regents on the administration of the program. In turn, the Regents shall prepare a report with recommendations to the Governor and the Legislature. The first such report is due January 1, 1986.

3. Improved articulation of State and Federal student aid programs

Developments since 1980 in student financial aid programs, at the Federal level, have reflected changes in regulations governing the administration of programs and in funding levels.

For example, the overall expenditures for the five major programs (Supplemental Educational Opportunity Grants, National Direct Student Loans, College Work-Study, Pell Grants and Guaranteed Student Loans) declined in 1982-83 by approximately $158 million, largely as a result of the decrease in the Guaranteed Student Loan Program, following the introduction of a needs test. Moderate increases in these programs over the past two years have increased total funding to $1,525.5 million in 1984-85, nearly the level of $1,527.3 million in 1981-82. However, during this period, attendance costs continued to increase.

The 1984 Statewide Plan for the Development of Postsecondary Education proposes the development of legislative proposals to improve access for several categories of students and urges reauthorization of the Federal Higher Education Act with adequate appropriations to meet the needs of students. The Plan also recommends a review of both State and Federal programs so as to obtain maximum effectiveness. There is further discussion of this topic in Sections II and IV of this report.

The magnitude of the major State and Federal student aid programs shown in Table 1 emphasizes the need for maximum coordination of programs and clear goals.

Table 1
State and Federal Student Aid Expenditures
In New York State
Major Programs, 1984-85

Program	Amount (Est. in Millions)	Percent
State		
Tuition Assistance Programs	378.3 (1)	19.6%
Regents Scholarships	20.6	1.1%
State Guaranteed Loans	0.1	
Total	399.0	20.7%
Federal		
Pell Grants	369.6	19.1%
Supplemental Educational Opportunity Grants	29.2	1.5%
State Student Incentive Grants (2)	6.5	0.3%
Guaranteed Student Loans (3)	1066.8	55.2%
National Direct Student Loans (4)	15.0	0.8%
College Work Study (5)	44.9	2.3%
Total	1532.0	79.3%
Grand Total	1931.0	100.0%

(1) The total includes $18.3 million for the Supplemental Tuition Assistance Programs.

(2) This program supplemented the State expenditure of $378.3 million for the Tuition Assistance Program.

(3) The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes $79.6 million for two supplemental programs, ALAS and PLUS.

(4) The amount represents Federal Capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

(5) The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus, non-profit employers. The State subsidizes institutional contributions in the amount of $8.9 million. The State provided $2.1 million and $.8 million to SUNY and CUNY, respectively, and $6.0 million to independent colleges through the College Work Study Reimbursement Program.

PART II

Section

I

The Scope of State-Administered Student Aid Programs

New York State provides an extensive program of financial assistance aimed for the improvement of college-going opportunity. This array of aid encompasses scholarships based on merit, noncompetitive tuition grants scaled on family income and tuition costs, and student loans. Basically, the State-administered programs are comprised of Regents scholarships and TAP awards, which are funded by State appropriations, and guaranteed student loan programs for which loan capital is derived from private lending agencies. The terms and conditions governing these programs are carried in Articles 13 and 14 of the Education Law. The Higher Education Services Corporation is responsible for the administration of the programs.

The State's financial assistance programs began in 1913 with the establishment of the Regents College Scholarship Program for outstanding high school seniors. Scholarship awards were based then, as now, on competitive examinations. Over the years, both the numbers and the amounts of awards increased. In addition, other special scholarship and award programs were established for both undergraduate and graduate study. The State Education Department is responsible for the selection of winners in the competitive programs and the payments are administered by the Higher Education Services Corporation.

In 1961, the Legislature established the Scholar Incentive award program, a noncompetitive grant program for full-time undergraduate and graduate students. The first awards were made in 1962. Within a few years, the size of the Scholar Incentive award program, in terms of numbers of students and annual expenditures, far exceeded the size of the competitive programs. In 1974, the Legislature established the Tuition Assistance Program (TAP). Under this program, New York State residents engaged in full-time study and, meeting other eligibility requirements, receive noncompetitive grants to help meet tuition costs. The Tuition Assistance Program replaced the Scholar Incentive Program (which had a maximum annual award of $600) with a liberal scale of awards providing a maximum annual value of $1,500, not to exceed tuition, for undergraduates. The maximum TAP award for graduate students is $600. The $1,500 maximum was raised to $1,800 in 1978 for first-time recipients, retroactive to 1977-78, and to $2,200 in 1981-82. Commencing in 1984-85, the maximum award is $2,700 at not-for profit institutions. In addition, in 1984, the Legislature established additional new programs, described in Part I.

The Higher Education Services Corporation also administers the Federal Guaranteed Student Loan Program. While the program is State-administered, it is governed by Federal statute and regulations. The Corporation guarantees loans made by the financial institutions, and the Federal government pays the interest of 8 or 9 percent while the student is enrolled, provides special allowances to the lending institutions and subsidizes certain administrative costs of the Corporation. During the repayment period after termination of study, the student

repays the principal plus interest. Commencing September 1983, new borrowers are charged 8 percent, other borrowers are still charged 9 percent. Dependent students attending New York postsecondary institutions may receive loans up to $2,500 a year for meeting costs of approved undergraduate and vocational programs, not to exceed an aggregate of $12,500. Graduate and professional students may borrow up to $5,000 a year subject to a limit of $25,000 for combined undergraduate and graduate study.

Through the Higher Education Amendments of 1980, two additional guaranteed loan programs were established. The first, Parent Loans for Undergraduate Students (PLUS), provides for parents of dependent undergraduates to borrow up to $3,000 per year with repayment commencing within 60 days after the loan is made. The non-subsidized interest rate of 14 percent dropped to 12 percent in November 1982. The other program is Auxiliary Loans to Assist Students (ALAS). Graduate students may borrow up to $3,000 per year with an aggregate of $15,000. The respective amounts for independent undergraduates are $2,500 and $12,500. In 1981, restrictions were placed on eligibility for Guaranteed Student Loans (see page 15). The State Supplemental Loan Program for Health Profession Students (SSLPHS) which provided for additional loans for students in the health professions is being phased-out as a result of 1984 legislation which terminated the program. A new Supplemental Higher Education Loan Financing Program has been established. This program is not subsidized by government funds (see Part I).

There are numerous other programs which provide financial assistance to students which are not covered by Articles 13 and 14 of the Education Law. These include waiver programs at the State and City Universities, the State University Supplemental Tuition Awards Program, special State-funded opportunity programs for disadvantaged students in the independent and public colleges, and institutionally funded student assistance programs. All of these programs are administered by institutions and are not covered in this report, except that expenditures are reported in Section IV. In addition to various student aid programs, the State provides assistance, through two programs, to residents of the State who have full-time dependents in postsecondary education. The Tuition Deduction Plan permits the taxpayer to deduct, for State income tax purposes, the lesser of one-half of tuition paid for a dependent in an institution within the State (less any TAP awards) or $1,000. A second program, the Parent's and Student's Savings Plan (PASS), permits the taxpayer to deduct amounts (up to $750 annually for each dependent) paid to a trust account and to defer payment of tax on the earnings in the fund.

Scholarship, Grant and Loan Programs

The following table shows the types of student aid and numbers of new scholarship and grant awards in 1984-85 as well as the total number of student loans.

A. Types of Aid and Numbers of Awards

Table 2

	Number of New Awards 1984-85	Amount of Annual Award	Term of Award (In Years)
Noncompetitive Awards			
Tuition Assistance Program Awards(1)	308,026	$100-2,700	4 to 8
Child-of-Veteran, Police Officer and Firefighter Awards	997	450	4 or 5(3)
Aid for Part-time Study	7,200	100-2000	8 or 10(4)
Vietnam Veteran Awards	958	250-500	4 or 5(3)
	317,181		
Scholarships for High School Seniors			
Regents College Scholarships	25,600	250	4 or 5(3)
Basic Nursing Scholarships	800	250	4 or 5(3)
Cornell University Scholarships	60	100-1000(2)	4
Empire State Scholarships and Fellowships	579	1000-4000	1 to 4
	27,039		
Other Scholarships and Fellowships			
Medical-Dental Scholarships	130	350-4000	4
Lehman Fellowships	30	4000-5000	4
Optometry Scholarships	5	350-1000	4
Veterinary Scholarships	10		
	175		
The student loan program, 1984-85 (5)	444,076	2500-5000	

(1) Data reported in Higher Education Services Corporation Annual Report for 1984-85 and includes 26,426 recipients of Supplemental Tuition Assistance Program Awards.

(2) Awards are administered and funded by Cornell University and provide for tuition reduction.

(3) Awards may be held for five years if the academic program requires more than four years for completion.

(4) Awards may be held for eight years of part-time study, or ten years if required by the program.

(5) The number includes 30,543 ALAS and PLUS loans.

B. Total Annual Financial Assistance to College Students

The student financial aid programs of New York State totaled $1.47 billion in 1984-85. During that year, they provided over 378,000 scholarships and grant awards and about 444,000 loans. The total expenditures of $1.47 billion represent an increase of about 8.5 percent from 1983-84. The TAP and Regents Scholarship program expenditures increased from $347.5 million to $405.4 million in 1984-85. The higher level of award expenditures is attributed primarily to the implementation of a new undergraduate TAP award schedule with a maximum award of $2,700, or tuition, whichever is less, for students attending not-for profit institutions.

Table 3

Payments and Aid Recipients
1983-84 and 1984-85(1)

	Students				Percent Change in Amount
	1983-84	1984-85	1983-84	1984-85	
Tuition Assistance Program Awards	305,006	308,026	$331.2	$384.8(2)	16.2
Regents Scholarships, Fellowships Child of Veteran and Police Officer-Firefighter Awards, Aid for Part-time Study	63,321	70,423	16.3	20.6	26.4
Student Loans	423,049	444,076	1,009.6	1,066.8	5.7
Total	791,476	822,525(3)	$1,357.1	$1,472.2	8.5

(1) Data reported in Higher Education Services Corporation Annual Report for 1984-85.
(2) The total for 1984-85 awards includes $6.5 million from the Federal State Student Incentive Program and $18.3 million in Supplemental Tuition Assistance Program awards to 26,426 students.
(3) Total contains duplicated numbers of recipients (students who are receiving assistance from more than one program).

Section

II

The Scope of Other Federal Student Aid Programs in New York

Students in the State's postsecondary institutions also participate in various Federal need-based student aid programs in addition to the Guaranteed Student Loan program previously described. There are four major programs, three of which are administered by the colleges. The college-administered programs are the National Direct Student Loan Program (NDSL), the College Work Study Program (CWS), and the Supplemental Educational Opportunity Grant Program (SEOG). The colleges receive annual allocations of funds, based on reviews of their requests and Federal allocation formulas, and distribute the funds on the basis of need. There is also a national entitlement program for undergraduates, the Pell Grants. In this program, the student applies, typically through the application used for the campus-based programs, to an agency under Federal contract which issues eligibility certificates to students. The students decide where they will use their awards, and the certificates are then the basis for credit or cash towards educational expenses. The campus financial aid officer is responsible for "packaging" or combining various Federal, State, and institutional awards so they may meet, but not exceed, the student's financial need.

Postsecondary Student Assistance Amendments of 1981

In 1981, Congress enacted the Postsecondary Student Assistance Amendments which limited or reduced the expansion of programs provided for under the Higher Education Amendments of 1980. The changes included limitation of GSL eligibility through a financial needs test where the adjusted family income exceeds $30,000, an origination fee of 5 percent of the loans, the establishment of Auxiliary Loans to Assist Students (ALAS), raising the interest rates on NDSL loans from 4 to 5 percent, reducing the award scale and appropriations for Pell Grants and reducing appropriations for the three campus-based programs (NDSL, SEOG and CWS). The GSL program changes did not have a major impact in the academic year 1981-82 as they became effective in October 1981, after most students had taken their loans for the year.

Distribution of Federal Aid Funds

Table 4 shows distributions of funds under the four major Federal progrms for the two most recent years. It should be noted that the totals for each year of the campus-based programs are understated because the full amounts for the NDSL and CWS Programs are not available for both years (in Section IV the full amounts for degree-granting institutions are displayed). For example, the NDSL allocations represent Federal capital contributions. The amounts do not include institutional capital contributions of one-ninth the Federal allocation, nor do they include funds from collections of previous loans or cash on hand. Thus the funds available for loans exceed the amounts listed. The CWS allocations do not include an additional minimum 20 percent capital contribution from institutional or off-campus (non-profit) employers. Some institutions are able to obtain higher proportions of off-campus contributions. The SEOG funds do not require capital contributions.

Table 4

Estimated Distribution of Federal Student Aid Funds in New York, By Program, 1983-84 and 1984-85

	1983-84 Amount (in millions)	1984-85 Amount (in millions)
Pell Grants	$353.6	$369.6
Supplemental Educational Opportunity Grants	$27.5	$29.2
National Direct Student Loans	$16.4	$15.0
College Work Study	$47.4	$44.9
Total	$444.9	$458.7

Data from Office of Student Financial Assistance, United States Department of Education. Amounts under the program for 1984-85 are based on preliminary estimates. Actual disbursements, which are not available, will produce adjustments for the figures in the table. Institutional contributions are not included in the amounts for the National Direct Student Loan and College Work Study Program. Also, National Direct Student Loan figures do not include cash on hand or funds from repayments which are available for relending.

The total amount of $458.7 million for the four programs in 1984-85 represents an overall increase of 3.1 percent from 1983-84. The total funding for the three campus-based programs (SEOG, NDSL and CWS) showed a decrease of $2.2 million in 1984-85. The changes in the amounts for these programs reflect changes in Federal allocations. The estimated increase in Pell Grants appears to be the result of the maximum award increasing from $1,800 to $1,900. The Pell Grant expenditure figure for 1984-85 represents the level of October 1985. It may be adjusted downward as institutional reports are completed. Overall, the relationship of the campus-based funding to Pell Grants funding changed slightly for the two years; in 1983-84 the campus-based funds equalled 25.8 percent of the Pell Grants and for 1984-85 represented 24.1 percent of the grants. While attendance costs are increasing, funding for campus-based programs, GSLP and Pell Grants remained relatively static.

The Federal campus-based and Pell Grant programs are not duplicative of TAP awards. The campus-based aid supplements the Pell and TAP awards in meeting all educational costs. The TAP award is limited to tuition and the Pell Grant presently may not exceed 60 percent of educational costs.

The foregoing data on the Federal programs provide a dimension of comparison with the State-administered student aid programs. The combined amount of Federal

student aid for the four programs in 1984-85 of $459 million represents about 24 percent of the total financial aid available to students in the State from major Federal and State programs in that year.

A more comprehensive review of the relationships of Federal, State and institutional aid programs is presented in Section IV of Part II of the report. In that section the annual student aid data collection program of the Development's Higher Education Data System (HEDS) is augmented by data reports from the Higher Education Services Corporation. Through HEDS, postsecondary degree-granting institutions furnish information about institutional and Federal programs. Reports from the Corporation provide data on State-administered programs.

During 1985-86, Congress will continue to consider the reauthorization of the Higher Education Act. Concerns include authorization and appropriation levels as well as the possible restructuring of Title IV programs. The Regents Statewide Plan gives priority to the extension of access for those who can benefit from higher education. Title IV student aid programs provide the principal basis for Federal promotion of access. The Regents have made the following recommendations with respect to reauthorization:

1. Pell Grants

    a. The authorization for maximum awards should be gradually increased from $2,600 in 1986 to $3,400 by 1990.

    b. Funding should assure the attainment of authorization levels.

    c. The maximum grant should be funded at 60 percent of educational costs.

2. Guaranteed Student Loan Programs

    a. Annual loan limits should be increased to $3,000 for juniors, $4,000 for seniors and $7,000 for graduate and professional students.

    b. Cumulative loan limits should be increased from $12,500 to $16,500 for undergraduates and from $25,000 to $35,000 for graduate students.

    c. The GSL income ceiling, used to determine eligibility, should be increased from its present level of $30,000.

    d. The present Auxiliary Loans to Assist Students Program (ALAS) should be restructured to include a new non-subsidized student loan program which would combine some of the current features of ALAS with features of the regular GSLP and a new Loans for Parents Program.

3. Campus-based Programs

   a. The maximum SEOG grant should remain at $2,000 but should be targeted to students whose family incomes are below $20,000, adjusted annually for inflation.

   b. Authorization levels for the CWS program should be increased from the $830 million authorized for 1985.

   c. Proprietary degree-granting institutions should be permitted to use CWS funds for on-campus jobs.

   d. The NDSL programs should be continued and reauthorized at the 1985 level of $625 million.

   e. Institutions should be afforded greater flexibility through permitting up to 15 percent of any of the three programs to be covered forward or back in adjacent fiscal years and up to 15 percent transferred between the programs.

   f. The funding allocation formulae should be revised to relate to financial or economic conditions of families in the states.

4. State Student Incentive Grants

   a. The authorization levels should be increased from $100 million in 1986 to $500 million in 1990.

   b. The SSIG allocation formula should allocate one-half of appropriations to each state's proportional share of total need-based undergraduate grant expenditures and one-half according to the current formula of proportional higher education enrollments.

   c. The maximum grant limit should be eliminated, allowing states to distribute funds at their discretion, through need-based grant programs.

Section

III

Awards and Payments in the Tuition Assistance Program

The 1984-85 academic year marked the initiation of revised TAP award scales for undergraduate recipients. For students attending not-for-profit institutions, the maximum award is $2,700 or tuition, whichever is less. For students at proprietary institutions, the maximum award is $2,200 or tuition, whichever is less. The award scales are described in the Appendix.

Number of recipients by sector and level

As indicated in Tables 5 and 6, the overall number of undergraduate TAP recipients increased by 1.2 percent between 1983-84 and 1984-85 while the overall full-time enrollment decreased by 2.5 percent at degree-granting institutions. The increase in numbers of recipients occurred in all undergraduate sectors except at the City University and two categories in "Other Schools." At the same time, enrollments were decreasing in all sectors. At the graduate level the numbers of recipients declined in all sectors, while enrollment increased in all sectors.

Although there was a general increase in recipients, the distribution of undergraduate recipients between public and nonpublic institutions remained about the same; about 57 percent of the recipients were in the independent sector. For the first time in a number of years, the proportion of "Other School" recipients did not increase.

The lower undergraduate enrollments, where they occurred, were not sufficent to affect TAP participation. On the other hand, graduate recipients declined in spite of increased enrollments. Presumably, eligibility factors were involved.

Utilization rates by sector and level

Utilization rates indicate the proportion of full-time students who are TAP recipients. These rates are shown by sector and level in Table 6 for degree-granting institutions. The rates are, of course, affected by a number of factors which control eligibility for awards. These factors include the numbers or proportions of students who are not residents of the State, whose family incomes exceed those prescribed for TAP eligibility, or who otherwise do not meet award eligibility requirements.

Table 6 indicates utilization patterns for a two-year period. Although undergraduate enrollments generally declined, utilization rates increased except at City University. This is consistent with the increase in recipients during enrollment declines. At the graduate level, utilization rates declined except at State University. This is consistent with the decline of recipients despite increased enrollments.

Table 7 shows how the utilization rates are affected by the factor of State residency, one of the eligibility requirements for TAP awards. Comparing the overall 1983-84 rate (the most recent year for which residency data are avail-

able) at the undergraduate level in Tables 6 and 7, the utilization rate is about 10 percent higher (57.7 vs. 47.6) when only State residents are considered. Among the undergraduate sectors, the independent colleges show the greatest increase, from 38.5 to 54.7 percent. At the graduate level, the residency factor produces an increase of about 10 percent in the rate. The increases for the State University and the independent sector were nearly the same.

Changes in the utilization rate, adjusted for residence, between 1981-82 and 1983-84 are also shown in Table 7. The figures in brackets are those for 1981-82. At all levels except for the degree-granting proprietary schools the proportions decreased in 1983-84. The reasons for the changes are not readily apparent.

Payments by sector and level

Table 8 provides a distribution of TAP awards by sector and level for 1983-84 and 1984-85. The proportions of payments between sectors changed. At the undergraduate level, the public colleges received nearly 6 percent less of the undergraduate payments in 1984-85 than in 1983-84. The independent colleges gained a corresponding proportion and the "Other Schools" decreased slightly although the volume of payments increased. The new award scale provided over a $44 million increase to the independent colleges while the increase at public colleges was less than $1 million. At the graduate level there was no change in the proportion of payments in two sectors. The lower proportions and amount of payments reflect the lower public college tuition charges to which the TAP awards are applied. At the graduate level, where tuition charges in all sectors exceed the $600 maximum TAP award, the proportions of payments are rather close to the proportions of recipients.

Average award

The changes in average awards between 1983-84 and 1984-85 are shown in Table 9. The overall increase of 15.1 percent in the average undergraduate award reflects the new award scale.

At the undergraduate level, average awards increased in all sectors but most notably in the independent colleges where the increase amounted to nearly 31 percent.

* * *

The establishment of TAP in 1974 had the purposes of providing larger amounts of tuition assistance to all eligible students and, through a much higher maximum award than under the predecessor Scholar Incentive Program, facilitating choice as well as access.

During part of the period in which the Tuition Assistance program has grown, the various Federal student aid programs also expanded as larger numbers of student have received aid, particularly through the Pell Grants and GSLP programs. Since 1981 Congressional action, however, the level of growth in Federal program has declined. The future of Federal programs is uncertain, in terms of funding levels and decisions on reauthorization. Under these circumstances, TAP becomes an even more important resource.

Table 5
Number of TAP Recipients by Sector and Level
1983-84 and 1984-85

	1983-84		1984-85(1)		
	Number	Percent of Total	Number	Percent of Total	Percent Change 1984-1985
Undergraduate	292,188	100.0%	295,727	100.0%	1.2%
State University	101,036	34.6%	104,205	35.2%	3.1%
State-operated	57,412	19.6%	60,051	20.3%	4.6%
Community Colleges	43,624	14.9%	44,154	14.9%	1.2%
City University	68,081	23.3%	64,737	21.9%	-4.9%
Senior Colleges	40,312	13.8%	37,947	12.8%	-5.9%
Community Colleges	27,769	9.5%	26,790	9.1%	-3.5%
Independent Colleges	85,279	29.2%	88,497	29.9%	3.8%
Other Schools	37,792	12.9%	38,288	12.9%	1.3%
Proprietary-Degree	17,136	5.9%	17,927	6.1%	4.6%
Proprietary-Non-Degree	18,997	6.5%	18,986	6.4%	-0.1%
Other	1,659	0.6%	1,375	0.5%	-17.1%
Graduate	12,818	100.0%	12,299	100.0%	-4.0%
State University	4,353	34.0%	4,239	34.5%	-2.6%
City University	1,090	8.5%	1,000	8.1%	-8.3%
Independent Colleges	7,375	57.5%	7,060	57.4%	-4.3%
TOTAL	305,006		308,026		1.0%

(1) Estimated number of TAP recipients reported as annual average number of recipients in the Higher Education Services Corporation Annual Report for 1984-85.
(2) Detail may not add to total due to rounding.

Table 6
Utilization Rates for TAP Recipients by Level of
Enrollment and Type of Institution (1)
1983-84 and 1984-85

	1983-84 Enrollment (Full-time)	TAP Recip. as % of Enrollment	1984-85 Enrollment (Full-time)	TAP Recip. as % of Enrollment	Percent Change in Enrollment
Undergraduate	573,104	47.6%	558,499	49.3%	-2.5%
State University	227,388	44.4%	217,328	47.9%	-4.4%
State-operated	131,459	43.7%	129,026	46.5%	-1.9%
Community Colleges	95,929	45.5%	88,302	50.0%	-8.0%
City University	101,156	67.3%	97,525	66.4%	-3.6%
Senior Colleges	67,618	59.6%	64,349	58.9%	-4.8%
Community Colleges	33,538	82.8%	33,176	80.8%	-1.1%
Independent Colleges	221,278	38.5%	220,326	40.2%	-0.4%
Proprietary-Degree-Granting	23,282	73.6%	23,326	76.9%	0.2%
Graduate	68,704	18.7%	69,104	17.8%	0.6%
State University	15,298	22.3%	15,465	27.4%	1.1%
City University	5,199	20.1%	5,383	18.6%	3.5%
Independent Colleges	48,207	15.6%	48,256	14.6%	0.1%

(1) Enrollment reported by the State Education Department for fall 1983 and fall 1984. Presentation excludes non-degree-granting proprietary schools and other non-degree schools.

Table 7

Utilization Rates for TAP Recipients by Level of Enrollment, State Residence and Type of Institution (1) 1983-84

	1983-84 Enrollment Full-Time	1983-84 Enrollment Full-Time State Residents	TAP Recip.	TAP Recip. as % of Enrollment Full-Time State Residents(2)	
				1983-1984	1981-1982
Undergraduate	573,104	470,587	271,532	57.7%	[57.4%]
State University	227,388	217,965	101,036	46.4%	[49.7%]
City University	101,156	96,698	68,081	70.4%	[74.7%]
Independent Colleges	221,278	155,924	85,279	54.7%	[57.2%]
Proprietary-Degree	23,282	21,070	17,136	81.3%	[81.1%]
Graduate	68,704	44,400	12,818	28.9%	[32.6%]
State University	15,298	11,122	4,353	39.1%	[42.0%]
City University	5,199	4,025	1,090	27.1%	[31.9%]
Independent Colleges	48,207	29,253	7,375	25.2%	[29.2%]

(1) Enrollments reported by the State Education Department.
(2) Percentages in brackets are for 1981-82.

Table 8

TAP Payments by Sector
1983-84 and 1984-85

	1983-84		1984-85	
	Amount (in millions)(2)	Percent of Total(2)	Amount (in millions)(2)	Percent of Total(2)
Undergraduate	$326.2	100.0	$380.0	100.0
State University	77.4	23.7	80.8	21.3
State-operated	48.2	14.8	49.9	13.1
Community Colleges	29.2	8.9	30.8	8.1
City University	61.9	19.0	59.3	15.6
Senior Colleges	35.3	10.8	33.5	8.8
Community Colleges	26.7	8.2	25.8	6.8
Independent Colleges	124.3	38.1	168.9	44.4
Other Schools	62.5	19.2	71.1	18.7
Proprietary-Degree	29.4	9.0	32.5	8.5
Proprietary-Non-Degree	31.5	9.7	36.8	9.7
Other	1.6	0.5	1.8	0.5
Graduate	4.9	100.0	4.7	100.0
State University	1.7	34.7	1.7	36.2
City University	0.5	10.2	0.4	8.5
Independent Colleges	2.7	55.1	2.6	55.3
TOTAL	$331.1		$384.8	

(1) Estimated amounts reported in the Higher Education Services Corporation Annual Report for 1984-85.
(2) Detail may not add to total due to rounding.

Table 9

Average TAP Awards By Sector and Level of Study

	Average Amounts(1) 1983-84	1984-85	Percent Increase
Undergraduate	$1,116	$1,285	15.1
State University	766	775	1.2
State-operated	839	832	-0.8
Community Colleges	669	697	4.2
City University	910	916	.7
Senior Colleges	876	882	0.7
Community Colleges	960	964	0.4
Independent Colleges	1,458	1,909	30.9
Other Schools	1,655	1,856	12.1
Proprietary-Degree	1,716	1,811	5.5
Proprietary-Non-Degree	1,659	1,941	17.0
Other	973	1,295	33.1
Graduate	$386	$384	-0.5
State University	398	401	0.8
City University	421	431	2.4
Independent Colleges	374	367	-1.9

(1) Derived from Higher Education Services Corporation Annual Report for 1984-1985

Section

IV

The Relationship of State, Federal, and Institutional Student Aid Programs

The major State and Federal student aid programs in New York provided over $1.8 billion to students in 1984-85. Supplementing this assistance, of course, are funds from other governmental programs as well as institutional funds. This assistance, in all its various forms, has a considerable impact on student access and choice. Student assistance programs are a major element in the funding of postsecondary education. On the Federal level, considerable attention accompanies proposals or actions relating to program changes. This attention will likely continue as the Reagan administration seeks changes in program expenditures and consideration is given to the reauthorization of higher education legislation in the next year. As noted in Section II, during 1984-85 the expenditures for Federal programs remained relatively static.

For 1985-86, there will be changes in the level of expenditures for the Federal programs. Table 10 provides an estimate of Federal and State expenditures for 1985-86 as well as comparison with 1984-85. In the case of the Pell Grants, the maximum award will increase to $2,100 and the campus-based and State Student Incentive Grant programs combined experience a slight increase. The estimated increase in the GSL Program is based on the Higher Education Services Corporation's estimate that GSL loans will increase by about $81.4 million, including $72.8 million for regular guaranteed loans and $8.6 million for PLUS and ALAS loans.

At the State level, TAP expenditures will remain at about the same level because the new award scale was completely phased in in 1984-85. The funding for new programs referred to in Table 10 will increase the total for Regents Scholarships and other awards to about $35.7 million. As a result of these changes, State program expenditures will increase by $15.6 million or 3.9 percent.

The estimated 1985-86 expenditures in Table 10 indicate a total increase of about 5 percent. The actual utilization in Pell Grants and GSLP loans will largely determine the accuracy of the overall estimate. The estimate for Pell Grants may be conservative. The maximum award will increase from $1,900 to $2,100 and may cover up to 60 percent of educational expenses, instead of 50 percent. However, new award validation requirements may serve to reduce awards and expenditures.

The effects of changes enacted in student aid programs, and the possibility of further changes, will be felt during the balance of the 1980's when the postsecondary educational environment will also be affected by changes in enrollments and escalating attendance costs. This period will likely be characterized by intensified pressure on one hand to limit public expenditures for student aid programs while counter-efforts seek to hold or raise levels of assistance as institutions struggle with fixed cost items, inflation and declines in enrollments and tuition income.

Table 10

State and Federal Student Aid Expenditures
in New York State
Major Programs, 1984-85 and 1985-86

Program	Amount (estimated in millions) 1984-85	1985-86	Percent Change in Amount
State			
Tuition Assistance Program (1)	$378.3	$378.9	0.2%
Regents Scholarships and Other Awards	20.6	35.7	73.3%
State Guaranteed Loans	0.1	0.0	-100.0%
Total	$399.0	$414.6	3.9%
Federal			
Pell Grants	$369.6	$370.0	0.1%
Supplemental Educational Opportunity Grants	29.2	32.2	10.3%
State Student Incentive Grants (2)	6.5	6.5	0.0%
Guaranteed Student Loans (3)	1,066.8	1,148.2	7.6%
National Direct Student Loans (4)	15.0	15.4	2.7%
College Work Study (5)	44.9	47.9	6.7%
Total	$1,532.0	$1,620.2	5.8%
Grand Total (6)	$1,931.0	$2,034.8	5.4%

(1) The totals include Supplemental Tuition Assistance Program awards.

(2) This Program supplements the State expenditures for the Tuition Assistance Program.

(3) The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes ALAS and PLUS loans.

(4) The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

(5) The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus non-profit employers.

(6) Total includes funds for programs of tuition aid for part-time students, tuition awards for Vietnam Veterans, Empire State Scholarships, Regents Health Care Scholarships and Regents Professional Opportunity Scholarships.

In recent years there has been increasing concern about the accuracy of information on which student aid under the Pell and campus-based programs is based. A 1983 study estimated that about 39 percent of Pell Grant recipients received inaccurate awards based on applicant error in applications. In March 1985 the Department of Education issued regulations establishing verification or validation requirements. The institutions are responsible for verifying, for selected samples of students, such items as income, Federal income tax paid, household size, number of family members enrolled in postsecondary education, independent student status and untaxed income and benefits. Standards for documentation are included in the regulations. Inasmuch as much of the data used for Pell Grant programs purposes is also used in determining eligibility for other programs, the Department has proposed extending verification requirements to the Guaranteed Student Loan and Federal campus-based programs. While verification is necessary in order to promote program integrity, there is some concern at the colleges about the impact of the implementation of the requirements at college student financial aid offices. The size of the student samples and the timing of the verifications procedures are important considerations in the work schedules of the student aid offices.

One of the changes in student aid funding and utilization in recent years is the growing reliance on student loans, as indicated in Tables 3 and 10. At the graduate level in particular, the reliance on loans is even greater as there are restricted sources of grants. This is demonstrated in the next section of the report. Pell Grants exist only for undergraduates and the TAP award scale is limited to a $600 maximum award of the graduate level.

An indicator of loan utilization is the level of student indebtedness. For 1984-85, the Higher Education Services Corporation reports the following 1984-85 ranges of Guaranteed Student Loan indebtedness across all sectors and income levels:

Freshmen	$2,418 to $2,787
Sophomores	$3,963 to $4,608
Juniors	$4,509 to $5,947
Seniors	$5,939 to $7,847
Fifth year (Undergraduate)	$5,819 to $8,404
Graduates	$7,822 to $23,034

Students with baccalaureate degrees are thus commencing postgraduate employment of study with average indebteness of $5,800 to $8,400. For graduate students, the loan burden is even greater. These levels of indebtedness have some implications for career choices and consumer spending patterns.

The majority of GSL borrowers are in the lower family income levels. In part, this is due to the degree of financial need and in part to the imposition of a financial needs test where adjusted gross family income exceeds $30,000. Table 11 shows the 1984-85 income levels of student borrowers, as provided by the Higher Education Services Corporation. Nearly 72 percent of borrowers are from families with incomes of $30,000 or less. Middle income families between $30,000 and $40,000, represent about 13 percent of the borrowers.

While student loans are in important source of student aid, it is important that students from lower income families receive sufficient amounts of grant aid to offset heavy loan burdens.

Although State and Federal programs have obviously succeeded in promoting access and choice, they are characterized by a considerable lack of planned coordination and the use of different funding mechanisms, financial needs tests and application procedures. The conditions are largely the result of the fact that the major government aid programs were established at different times for different purposes without an underlying or unifying rationale. It is because of these conditions that it is difficult to perceive how the State and Federal programs mesh. The lack of coordination also creates as situation in which the State has not had important data on how the Federal programs contribute to access and choice, particularly with respect to family incomes, the relationship between grants, loans and part-time employment, the extent to which such aid meets total expenses and the amounts and kinds of assistance received by part-time students as well a full-time students. In order to understand the effectiveness of State award programs it is necessary to obtain and analyze data on the Federal and State programs and related the Federal effort to that of the State.

As indicated in Section II, the Department has initiated the collection of data on major governmental programs as well as those funded by the institution. Data on Federal and institutional programs is supplied by the institutions through the use of a survey in the Department's annual Higher Education Data System (HEDS) collection. Additional data on State administered programs is provided by the Higher Education Services Corporation and offices in the Department. The data collection now covers 1980-81 through 1983-84. The analysis of information collected on an annual basis will permit a better understanding of Federal, State, and institutional programs and the consideration of alternative arrangements of programs and costs. A review of the two most recent years' data begins on page 30 .

Table 11
Income of Student Loan Borrowers
Federal Adjusted Gross Income
1984-85

Income Level	Percent
$10,000 or less	35.9
10,001-20,000	19.7
20,001-30,000	16.1
30,001-40,000	12.8
40,001-50,000	8.2
50,001-60,000	4.2
60,000 and over	3.1

Source: Higher Education Services Corporation Annual Report for 1984-85

Student Financial Aid Programs in New York State
Summary Data from Higher Education Data System
1982-83 and 1983-84

The tables in this section provide a perspective on the distribution of various governmental and institutional aid programs for two years at degree-granting institutions. Tables 12-16 provide a State-wide report, by sector, of amounts of aid and numbers of recipients by program and level. Tables 17 - 21 show the various proportions of aid by program and level. Tables 22 - 26 report average aid amounts, by program and level.

In reviewing the data for two years, several conditions should be noted. First, although the response rate for submission of student financial aid data is about 94 percent, the lack of reports from several institutions reduces the volume of activity displayed in the various tables. In addition, several institutions are unable to match numbers of recipients with institutional funds. As a result, the reporting of average awards in Tables 22 - 26 is adjusted to exclude such entries. A few institutions cannot separate undergraduate and graduate expenditures and such data is excluded.

Observations

A. General characteristics of aid distribution, as displayed in Tables 12-16.

1. Undergraduate students received nearly 78 percent or $1.54 billion of the approximate $1.99 billion in major student aid sources in 1983-84, about the same proportion as in 1982-83 when total aid amounted to $1.8 billion.

2. Undergraduates on a statewide basis, received more aid from grants and scholarships (55.2 percent) than from loans (38.9 percent). Part-time employment accounted for 5.8 percent in 1983-84. For 1982-83 the respective percentages were 53.8, 40.4 and 5.8.

3. Graduate students, however, received a majority (55.5 percent) of aid from loans, with grants (23.2 percent) and part-time employment (21.1 percent) accounting for the remainder. The corresponding percentages in 1982-83 were 55.8, 22.9, and 21.3. Total aid increased from $401.8 million to $434.1 million.

4. At the undergraduate level, students in the independent sector received slightly more than one-half of all aid (52.7 percent) in 1983-84. In the public college sector, SUNY students received 27.6 percent and CUNY students received 14.9 percent. The remainder, 4.8 percent, was held by students in degree-granting proprietary schools. In 1982-83 the respective proportions were similar.

5. At the graduate level, students in the independent sector received three-quarters (75.8 percent) of all aid. SUNY graduate students received 21.1 percent and CUNY students received 3.1 percent. For 1982-83 the proportions were similar.

B. Changes between 1982-83 and 1983-84

Aggregate amounts of aid for the combined sectors increased in 1983-84 at both undergraduate and graduate levels, from about $1.83 billion to $1.99 billion, with changes occurring in all of the major categories. Examples of these variations include the following:

1. The total amounts for grants increased for all sectors, and levels. Institutional grants increased in all sectors except in the proprietary schools. TAP amounts increased in all sectors except in the independent sector and SUNY graduate level. All sectors experienced significant increases in amounts of Pell Grants.

2. The volume of student loans increased in all sectors, and at both graduate and undergraduate levels. After a general decrease in 1982-83, the GSL volume increased in all sectors and levels except at the independent college undergraduate level. There, an increase in NDSL offset the GSL loss.

3. Student assistantships, which account for relatively small proportions of total aid, increased on an aggregate basis. At the undergraduate level there was an increase of $3.6 million or 54 percent, and at the graduate level there was an increase of $9.6 million or 16.8 percent. The changes occurred almost entirely in SUNY and independent institutions. Student assistantships are often funded by a mix of institutional and government funds. The reason or reasons for the increase are not known.

4. Funding for other part-time employment increased on an aggregate basis by about $3.7 million, with interesting variations by sector and level. Institutionally funded programs decreased at independent colleges and at SUNY. College Work Study expenditures, on the other hand, increased in all sectors and levels. On an aggregate basis, the CWS expenditures increased by about $7.1 million.

On an aggregate basis, student aid resources increased in 1983-84 at both undergraduate and graduate levels and in all categories of aid.

C. General characteristics of aid by program source, as shown in Tables 17-21.

1. At the undergraduate level in 1983-84, institutional sources of grants, scholarships, loans (excluding the NDSL share), and employment accounted for only 15 percent of all sources. In the independent sector, where institutional aid is most prevalent, one-quarter of all aid is from institutional sources. External (non-governmental) grants which are not directly controlled by the institutions, account for about one percent of all aid for all institutions.

2. For the graduate level, institutional sources accounted for slightly more than one-fifth of all aid (22.4 percent) in 1983-84. In the independent sector the proportion was 25.4 percent.

3. The utilization of government programs in 1983-84 between State and Federal, varies greatly among the sectors, as follows:

	SUNY	CUNY	Indep.	Prop.
Undergraduate		Percent of aid		
Federal	25.9	41.5	17.5	25.3
State Administered (includes GSL)	64.5	52.0	51.5	72.7
Graduate				
Federal	5.5	3.4	8.1	
State-Administered	40.3	85.7	49.2	

Aid through student assistantships is excluded in the table above as it is derived from institutional and government sources. NDSL funds are also excluded because of the mix of institutional and Federal funds.

4. The utilization of grants and loans in 1983-84 varies considerably among sectors at both undergraduate and graduate levels. For example, at the undergraduate level, grants as a proportion of all aid range from 46.8 percent at SUNY to 72.2 percent at CUNY. The proportions of grants and loans at independent institutions are relatively close to the averages of all sectors whereas loans constitute about 47 percent of undergraduate funds at SUNY and 23 percent at CUNY. Graduate students are heavily dependent on loans. At CUNY, loans account for 88 percent of all aid and at independent and SUNY colleges the proportions, respectively, are 58 and 43 percent. Student assistantships at SUNY are an important source, accounting for 35 percent of aid.

D. Average amounts of assistance by program, as shown in Tables 22-26.

Average amounts of aid from grants, loans and employment tend to reflect financial need and attendance costs. The averages for need-based programs are typically higher at the non-public institutions. Changes in average awards, for the two-year period, tend to reflect funding and program changes. Thus, institutional, TAP, GSL and Pell grant averages for undergraduates increased on a Statewide basis. The TAP averages are lower than those reported in Section III because the latter include all institutions and were calculated at a more recent date.

E. Comparison of TAP and Pell Grant Program Data

The TAP and Pell Grant Programs, along with the GSL Program, are the three most utilized programs for undergraduates. Although the TAP and Pell Grant Programs are both considered entitlement programs, they differ in several respects, including different methods of determining financial need and awards, approved program of study and availability for part-time study.

Table 12: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students in New York State by Sector, 1982-83 and 1983-84

Student Aid Category	Undergraduate				Graduate			
	1982-83		1983-84		1982-83		1983-84	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	770,291,707		853,327,560		92,055,814		103,188,374	
1. Institutional Grants								
a. Unrestricted Funds	113,674,603	73,488	141,128,838	79,128	43,160,243	18,697	51,607,437	24,252
b. Restricted Funds	47,202,355	40,092	44,773,500	35,660	18,558,891	9,014	18,466,449	6,456
2. Provided by External Gifts	16,367,430	16,582	18,057,688	17,607	10,387,490	2,776	17,181,268	4,219
3. New York State								
a. TAP	257,143,988	299,638	286,353,221	298,223	5,109,155	14,088	4,848,160	13,408
b. Regents Scholarships	15,478,946	63,374	15,060,918	62,088	978,302	502	1,004,056	538
c. HEOP, EOP, SEEK	18,599,415	30,160	20,693,527	32,664	- -	-	- -	-
d. Other New York State	156,982	323	159,742	330	- -	-	- -	-
4. Pell Grants	261,612,821	255,328	283,488,150	267,040	- -	-	- -	-
5. SEOG	23,892,261	48,805	25,370,709	43,262	- -	-	- -	-
6. Other Governments' Grants	16,162,906	6,269	18,241,267	5,814	13,861,733	1,743	10,081,004	1,560
B. LOANS	578,386,496		601,026,331		224,311,935		247,470,846	
1. National Direct Student Loans (NDSL)	38,064,982	46,193	48,721,240	53,834	9,470,044	5,865	13,832,776	8,145
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	464,700,543	234,209	484,215,384	239,129	172,576,994	46,404	180,019,370	50,042
b. Administered by Other States	70,663,921	32,607	62,241,566	26,501	29,399,431	6,960	30,005,177	7,415
3. Institutionally Funded	2,437,207	2,611	3,064,861	2,827	4,777,033	2,585	8,723,091	3,358
4. Other Loans	2,519,843	2,732	2,783,280	2,181	8,088,433	2,345	14,890,432	3,685
C. STUDENT ASSISTANTSHIPS	6,605,147	7,418	10,181,120	8,985	56,802,417	12,387	66,358,683	13,561
D. WAGES PAID TO STUDENTS	75,331,370		78,449,288		27,639,212		28,261,923	
1. From Unrestricted Funds	27,490,132	34,422	24,707,074	28,407	12,238,254	4,596	10,443,274	1,092
2. From Restricted Funds	3,358,707	3,230	4,105,855	4,174	7,170,628	1,134	7,428,854	967
3. College Work-Study Program	44,482,531	57,020	49,636,359	61,196	8,230,330	4,934	10,389,795	5,506
a. Federal Contribution	31,714,919		35,591,954		6,046,016		7,322,461	
b. Institutional Contribution	12,767,612		14,044,405		2,184,314		3,067,334	
E. ALL OTHER STUDENT AID	817,218	951	1,562,961	1,235	1,011,530	187	326,920	104
F. TOTAL STUDENT FINANCIAL AID	1431,431,938		1544,547,260		401,820,908		445,606,746	

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

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Table 13: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
State University 1982-83 and 1983-84

Student Aid Category	Undergraduate				Graduate			
	1982-83		1983-84		1982-83		1983-84	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	173,901,537		199,822,960		14,338,816		18,657,898	
1. Institutional Grants								
a. Unrestricted Funds	3,458,267	6,645	3,835,951	4,257	5,025,885	6,043	9,160,569	8,612
b. Restricted Funds	2,869,997	6,384	2,561,486	5,978	3,700,605	4,447	3,132,001	2,328
2. Provided by External Gifts	4,772,088	6,725	4,370,230	7,245	1,246,927	386	2,564,254	476
3. New York State								
a. TAP	62,942,384	111,643	77,538,152	111,184	1,727,712	4,663	1,723,371	4,584
b. Regents Scholarships	6,588,775	26,836	6,450,651	26,439	229,021	154	320,406	219
c. HEOP, EOP, SEEK	5,601,801	12,617	6,293,269	12,565	- -	-	- -	-
d. Other New York State	92,504	187	92,510	188	- -	-	- -	-
4. Pell Grants	80,214,026	86,322	90,625,410	90,229	- -	-	- -	-
5. SEOG	5,775,555	12,920	6,219,950	12,988	- -	-	- -	-
6. Other Governments' Grants	1,586,140	1,249	1,835,351	1,215	2,408,666	336	1,757,297	220
B. LOANS	195,663,219		200,282,731		37,957,222		40,426,411	
1. National Direct Student Loans (NDSL)	12,185,799	16,366	14,476,531	17,929	1,446,815	870	2,275,712	1,341
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	168,300,098	94,117	177,744,402	95,472	32,463,606	9,403	34,125,954	9,930
b. Administered by Other States	14,351,483	7,823	6,984,124	3,312	2,149,717	586	1,685,516	470
3. Institutionally Funded	129,555	441	239,597	142	234,127	230	265,577	308
4. Other Loans	696,284	907	838,077	704	1,662,957	751	2,073,652	837
C. STUDENT ASSISTANTSHIPS	3,836,644	5,314	5,715,293	5,848	29,941,440	6,506	32,595,613	6,867
D. WAGES PAID TO STUDENTS	20,947,744		20,121,529		2,484,342		2,140,974	
1. From Unrestricted Funds	7,629,944	13,472	5,538,819	11,648	527,971	424	137,497	183
2. From Restricted Funds	1,008,870	2,400	1,464,914	2,254	808,003	207	801,155	305
3. College Work-Study Program	12,308,930	17,528	13,117,796	18,232	1,148,368	964	1,202,322	1,053
a. Federal Contribution	9,539,564		10,276,625		882,887		872,940	
b. Institutional Contribution	2,769,366		2,841,171		265,481		329,382	
E. ALL OTHER STUDENT AID	544,898	587	658,973	653	257,000	67	2,000	15
F. TOTAL STUDENT FINANCIAL AID	394,894,042		426,601,486		84,978,820		93,822,896	

NYSED: Postsecondary Information Systems/HEDS (10/03/85).

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Table 14: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
City University 1982-83 and 1983-84

Student Aid Category	Undergraduate				Graduate			
	1982-83		1983-84		1982-83		1983-84	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	150,714,476		165,785,640		1,044,776		1,162,040	
1. Institutional Grants								
a. Unrestricted Funds	4,590,000	-	4,632,000	-	378,000	-	400,000	-
b. Restricted Funds	2,742,061	6,456	3,597,807	5,665	- -	-	- -	-
2. Provided by External Gifts	835,000	-	420,000	-	189,000	-	265,000	-
3. New York State								
a. TAP	54,474,278	81,530	62,030,338	80,003	446,880	1,286	455,040	1,251
b. Regents Scholarships	983,469	4,154	918,257	3,933	30,896	7	26,000	7
c. HEOP, EOP, SEEK	7,078,256	12,906	7,558,146	12,840	- -	-	- -	-
d. Other New York State	- -	-	550	1	- -	-	- -	-
4. Pell Grants	77,388,587	77,731	83,009,988	82,351	- -	-	- -	-
5. SEOG	2,586,825	11,799	3,618,554	6,367	- -	-	- -	-
6. Other Governments' Grants	36,000	-	- -	-	- -	-	16,000	-
B. LOANS	45,304,925		53,284,270		10,938,547		12,322,332	
1. National Direct Student Loans (NDSL)	1,471,101	2,846	4,306,589	4,391	127,850	110	745,140	397
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	43,534,972	23,112	48,794,568	25,567	10,810,697	3,150	11,550,017	3,477
b. Administered by Other States	- -	-	- -	-	- -	-	- -	-
3. Institutionally Funded	- -	-	- -	-	- -	-	- -	-
4. Other Loans	298,852	410	183,113	162	- -	-	27,175	27
C. STUDENT ASSISTANTSHIPS	- -	-	- -	-	- -	-	- -	-
D. WAGES PAID TO STUDENTS	7,471,692		10,454,584		431,180		553,751	
1. From Unrestricted Funds	- -	-	- -	-	- -	-	- -	-
2. From Restricted Funds	- -	-	- -	-	- -	-	- -	-
3. College Work-Study Program	7,471,692	7,401	10,454,584	10,659	431,180	269	553,751	239
a. Federal Contribution	5,977,354		8,197,849		344,943		439,860	
b. Institutional Contribution	1,494,338		2,256,735		86,237		114,891	
E. ALL OTHER STUDENT AID	- -	-	- -	-	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	203,491,093		229,524,494		12,414,503		14,038,123	

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

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Table 15: Sources of Student Financial Aid Distributed to Undergraduate and Graduate Students
Independent Institutions 1982-83 and 1983-84

Student Aid Category	Undergraduate				Graduate			
	1982-83		1983-84		1982-83		1983-84	
	($)	($)	($)	($)	($)	($)	($)	($)
A. GRANTS	411,364,735		444,088,178		76,672,222		83,365,500	
1. Institutional Grants								
a. Unrestricted Funds	105,408,768	66,670	132,399,494	74,543	37,756,358	12,654	42,046,868	15,640
b. Restricted Funds	41,297,338	26,936	38,461,815	23,822	14,858,286	4,567	15,334,448	4,128
2. Provided by External Gifts	10,611,409	9,653	13,138,255	10,174	8,951,563	2,390	14,352,014	3,743
3. New York State								
a. TAP	120,894,409	92,815	122,727,784	89,598	2,934,563	8,139	2,666,813	7,568
b. Regents Scholarships	7,843,986	32,134	7,629,894	31,464	718,385	341	657,650	312
c. HEOP, EOP, SEEK	5,919,358	4,637	6,837,082	7,247	- -	-	- -	-
d. Other New York State	55,128	119	52,382	115	- -	-	- -	-
4. Pell Grants	89,909,138	77,364	91,595,949	77,037	- -	-	- -	-
5. SEOG	15,113,743	23,277	15,115,978	23,245	- -	-	- -	-
6. Other Governments' Grants	14,311,458	4,628	16,129,545	4,202	11,453,067	1,407	8,307,707	1,340
B. LOANS	312,641,216		316,906,039		175,416,166		194,657,703	
1. National Direct Student Loans (NDSL)	24,264,714	26,695	29,690,844	31,140	7,895,379	4,885	10,798,024	6,398
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	231,077,993	105,719	229,343,913	103,600	129,302,691	33,851	134,311,899	36,624
b. Administered by Other States	53,466,150	23,469	53,283,928	22,286	27,249,714	6,374	28,300,661	6,941
3. Institutionally Funded	2,307,652	2,170	2,825,264	2,685	4,542,906	2,355	8,457,514	3,050
4. Other Loans	1,524,707	1,415	1,762,090	1,315	6,425,476	1,594	12,789,605	2,821
C. STUDENT ASSISTANTSHIPS	2,639,169	1,907	4,281,191	2,834	26,860,977	5,881	33,753,070	6,689
D. WAGES PAID TO STUDENTS	46,699,523		47,402,680		24,723,690		25,567,198	
1. From Unrestricted Funds	19,757,213	20,851	19,026,547	16,638	11,710,283	4,172	10,305,777	909
2. From Restricted Funds	2,349,837	830	2,640,941	1,920	6,362,625	927	6,627,699	662
3. College Work-Study Program	24,592,473	31,983	25,735,192	31,945	6,650,782	3,701	8,633,722	4,214
a. Federal Contribution	16,124,474		16,868,876		4,818,186		6,010,661	
b. Institutional Contribution	8,467,999		8,866,316		1,832,596		2,623,061	
E. ALL OTHER STUDENT AID	247,220	339	898,138	564	754,530	120	324,920	89
F. TOTAL STUDENT FINANCIAL AID	773,591,863		813,576,226		304,427,585		337,668,391	

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

Table 16: Sources of Student Financial Aid Distributed to Undergraduate Students at Degree-Granting Proprietary Institutions 1982-83 and 1983-84

Student Aid Category	Undergraduate				Graduate			
	1982-83		1983-84		1982-83		1983-84	
	($)	(#)	($)	(#)	($)	(#)	($)	(#)
A. GRANTS	34,310,959		43,630,782		- -		2,936	
1. Institutional Grants								
a. Unrestricted Funds	217,568	173	261,393	328	- -	-	- -	-
b. Restricted Funds	292,959	316	152,392	195	- -	-	- -	-
2. Provided by External Gifts	148,933	204	129,203	188	- -	-	- -	-
3. New York State								
a. TAP	18,832,917	13,650	24,056,947	17,438	- -	-	2,936	5
b. Regents Scholarships	62,716	250	62,116	252	- -	-	- -	-
c. HEOP, EOP, SEEK	- -	-	5,030	12	- -	-	- -	-
d. Other New York State	9,350	17	14,300	26	- -	-	- -	-
4. Pell Grants	14,101,070	13,911	18,256,803	17,423	- -	-	- -	-
5. SEOG	416,138	809	416,227	662	- -	-	- -	-
6. Other Governments' Grants	229,308	392	276,371	397	- -	-	- -	-
B. LOANS	24,777,136		30,553,291		- -		64,400	
1. National Direct Student Loans (NDSL)	143,368	286	247,276	374	- -	-	13,900	9
2. Federal Guaranteed Student Loans (GSL)								
a. Administered by New York State	21,787,480	11,261	28,332,501	18,490	- -	-	31,500	11
b. Administered by Other States	2,846,288	1,315	1,973,514	903	- -	-	19,000	4
3. Institutionally Funded	- -	-	- -	-	- -	-	- -	-
4. Other Loans	- -	-	- -	-	- -	-	- -	-
C. STUDENT ASSISTANTSHIPS	129,334	197	184,636	303	- -	-	10,000	5
D. WAGES PAID TO STUDENTS	212,411		470,495		- -		- -	
1. From Unrestricted Funds	102,975	99	141,708	121	- -	-	- -	-
2. From Restricted Funds	- -	-	- -	-	- -	-	- -	-
3. College Work-Study Program	109,436	108	328,787	360	- -	-	- -	-
a. Federal Contribution	73,527		248,604		- -		- -	
b. Institutional Contribution	35,909		80,183		- -		- -	
E. ALL OTHER STUDENT AID	25,100	25	5,850	18	- -	-	- -	-
F. TOTAL STUDENT FINANCIAL AID	59,454,940		74,845,054		- -		77,336	

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

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Table 17: Sources of Financial Aid as Proportions of Total Student Aid Distributed to Undergraduate and Graduate Students in New York State By Sector 1982-83 and 1983-84

	Source of Aid	UG 1982-83	UG 1983-84	GR 1982-83	GR 1983-84
A.	GRANTS	53.8	55.2	22.9	23.2
	1. Institutional Grants	11.2	12.0	15.4	15.7
	a. Unrestricted Funds	7.9	9.1	10.7	11.6
	b. Restricted Funds	3.3	2.9	4.6	4.1
	2. Provided by External Gifts	1.1	1.2	2.6	3.9
	3. New York State				
	a. TAP	18.0	18.5	1.3	1.1
	b. Regents Scholarships	1.1	1.0	0.2	0.2
	c. HEOP, EOP, SEEK	1.3	1.3	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	18.3	18.4	0.0	0.0
	5. SEOG	1.7	1.6	0.0	0.0
	6. Other Governments' Grants	1.1	1.2	3.4	2.3
B.	LOANS	40.4	38.9	55.8	55.5
	1. National Direct Student Loans (NDSL)	2.7	3.2	2.4	3.1
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	32.5	31.3	42.9	40.4
	b. Administered by Other States	4.9	4.0	7.3	6.7
	3. Institutionally Funded	0.2	0.2	1.2	2.0
	4. Other Loans	0.2	0.2	2.0	3.3
C.	STUDENT ASSISTANTSHIPS	0.5	0.7	14.1	14.9
D.	WAGES PAID TO STUDENTS	5.3	5.1	6.9	6.3
	1. From Unrestricted Funds	1.9	1.6	3.0	2.3
	2. From Restricted Funds	0.2	0.3	1.8	1.7
	3. College Work-Study Program	3.1	3.2	2.0	2.3
	a. Federal Contribution	2.2	2.3	1.5	1.6
	b. Institutional Contribution	0.9	0.9	0.5	0.7
E.	ALL OTHER STUDENT AID	0.1	0.1	0.3	0.1
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

Table 18: Sources of Financial Aid as Proportions of Total Student Aid
State University, 1982-83 and 1983-84

	Source of Aid	-----UG----- 1982 -83	1983 -84	-----GR----- 1982 -83	1983 -84
A.	GRANTS	44.0	46.8	16.9	19.9
	1. Institutional Grants	1.6	1.5	10.3	13.1
	a. Unrestricted Funds	0.9	0.9	5.9	9.8
	b. Restricted Funds	0.7	0.6	4.4	3.3
	2. Provided by External Gifts	1.2	1.0	1.5	2.7
	3. New York State				
	a. TAP	15.9	18.2	2.0	1.8
	b. Regents Scholarships	1.7	1.5	0.3	0.3
	c. HEOP, EOP, SEEK	1.4	1.5	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	20.3	21.2	0.0	0.0
	5. SEOG	1.5	1.5	0.0	0.0
	6. Other Governments' Grants	0.4	0.4	2.8	1.9
B.	LOANS	49.5	46.9	44.7	43.1
	1. National Direct Student Loans (NDSL)	3.1	3.4	1.7	2.4
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	42.6	41.7	38.2	36.4
	b. Administered by Other States	3.6	1.6	2.5	1.8
	3. Institutionally Funded	0.0	0.1	0.3	0.3
	4. Other Loans	0.2	0.2	2.0	2.2
C.	STUDENT ASSISTANTSHIPS	1.0	1.3	35.2	34.7
D.	WAGES PAID TO STUDENTS	5.3	4.7	2.9	2.3
	1. From Unrestricted Funds	1.9	1.3	0.6	0.1
	2. From Restricted Funds	0.3	0.3	1.0	0.9
	3. College Work-Study Program	3.1	3.1	1.4	1.3
	a. Federal Contribution	2.4	2.4	1.0	0.9
	b. Institutional Contribution	0.7	0.7	0.3	0.4
E.	ALL OTHER STUDENT AID	0.1	0.2	0.3	0.0
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (10/03/85).

Table 19: Sources of Financial Aid as Proportions of Total Student Financial Aid
City University, 1982-83 and 1983-84

	Source of Aid	-----UG----- 1982 -83	1983 -84	-----GR----- 1982 -83	1983 -84
A.	GRANTS	74.1	72.2	8.4	8.3
	1. Institutional Grants	3.6	3.6	3.0	2.8
	a. Unrestricted Funds	2.3	2.0	3.0	2.8
	b. Restricted Funds	1.3	1.6	0.0	0.0
	2. Provided by External Gifts	0.4	0.2	1.5	1.9
	3. New York State				
	a. TAP	26.8	27.0	3.6	3.2
	b. Regents Scholarships	0.5	0.4	0.2	0.2
	c. HEOP, EOP, SEEK	3.5	3.3	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	38.0	36.2	0.0	0.0
	5. SEOG	1.3	1.6	0.0	0.0
	6. Other Governments' Grants	0.0	0.0	0.0	0.1
B.	LOANS	22.3	23.2	88.1	87.8
	1. National Direct Student Loans (NDSL)	0.7	1.9	1.0	5.3
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	21.4	21.3	87.1	82.3
	b. Administered by Other States	0.0	0.0	0.0	0.0
	3. Institutionally Funded	0.0	0.0	0.0	0.0
	4. Other Loans	0.1	0.1	0.0	0.2
C.	STUDENT ASSISTANTSHIPS	0.0	0.0	0.0	0.0
D.	WAGES PAID TO STUDENTS	3.7	4.6	3.5	3.9
	1. From Unrestricted Funds	0.0	0.0	0.0	0.0
	2. From Restricted Funds	0.0	0.0	0.0	0.0
	3. College Work-Study Program	3.7	4.6	3.5	3.9
	a. Federal Contribution	2.9	3.6	2.8	3.1
	b. Institutional Contribution	0.7	1.0	0.7	0.8
E.	ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

Table 20: Sources of Financial Aid as Proportions of Total Student Financial Aid
Independent Institutions, 1982-83 and 1983-84

	Source of Aid	-----UG----- 1982 -83	1983 -84	-----GR----- 1982 -83	1983 -84
A.	GRANTS	53.2	54.6	25.2	24.7
	1. Institutional Grants	19.0	21.0	17.3	17.0
	a. Unrestricted Funds	13.6	16.3	12.4	12.5
	b. Restricted Funds	5.3	4.7	4.9	4.5
	2. Provided by External Gifts	1.4	1.6	2.9	4.3
	3. New York State				
	a. TAP	15.6	15.1	1.0	0.8
	b. Regents Scholarships	1.0	0.9	0.2	0.2
	c. HEOP, EOP, SEEK	0.8	0.8	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	11.6	11.3	0.0	0.0
	5. SEOG	2.0	1.9	0.0	0.0
	6. Other Governments' Grants	1.9	2.0	3.8	2.5
B.	LOANS	40.4	39.0	57.6	57.6
	1. National Direct Student Loans (NDSL)	3.1	3.6	2.6	3.2
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	29.9	28.2	42.5	39.8
	b. Administered by Other States	6.9	6.5	9.0	8.4
	3. Institutionally Funded	0.3	0.3	1.5	2.5
	4. Other Loans	0.2	0.2	2.1	3.8
C.	STUDENT ASSISTANTSHIPS	0.3	0.5	8.8	10.0
D.	WAGES PAID TO STUDENTS	6.0	5.8	8.1	7.6
	1. From Unrestricted Funds	2.6	2.3	3.8	3.1
	2. From Restricted Funds	0.3	0.3	2.1	2.0
	3. College Work-Study Program	3.2	3.2	2.2	2.6
	a. Federal Contribution	2.1	2.1	1.6	1.8
	b. Institutional Contribution	1.1	1.1	0.6	0.8
E.	ALL OTHER STUDENT AID	0.0	0.1	0.2	0.1
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

Table 21: Sources of Financial Aid as Proportions of Total Student Financial Aid
Degree-Granting Proprietary Institutions 1982-83 and 1983-84

	Source of Aid	-----UG----- 1982 -83	1983 -84	-----GR----- 1982 -83	1983 -84
A.	GRANTS	57.7	58.3	0.0	3.8
	1. Institutional Grants	0.9	0.6	0.0	0.0
	a. Unrestricted Funds	0.4	0.3	0.0	0.0
	b. Restricted Funds	0.5	0.2	0.0	0.0
	2. Provided by External Gifts	0.3	0.2	0.0	0.0
	3. New York State				
	a. TAP	31.7	32.1	0.0	3.8
	b. Regents Scholarships	0.1	0.1	0.0	0.0
	c. HEOP, EOP, SEEK	0.0	0.0	0.0	0.0
	d. Other New York State	0.0	0.0	0.0	0.0
	4. Pell Grants	23.7	24.4	0.0	0.0
	5. SEOG	0.7	0.6	0.0	0.0
	6. Other Governments' Grants	0.4	0.4	0.0	0.0
B.	LOANS	41.7	40.8	0.0	83.3
	1. National Direct Student Loans (NDSL)	0.2	0.3	0.0	18.0
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	36.6	37.9	0.0	40.7
	b. Administered by Other States	4.8	2.6	0.0	24.6
	3. Institutionally Funded	0.0	0.0	0.0	0.0
	4. Other Loans	0.0	0.0	0.0	0.0
C.	STUDENT ASSISTANTSHIPS	0.2	0.2	0.0	12.9
D.	WAGES PAID TO STUDENTS	0.4	0.6	0.0	0.0
	1. From Unrestricted Funds	0.2	0.2	0.0	0.0
	2. From Restricted Funds	0.0	0.0	0.0	0.0
	3. College Work-Study Program	0.2	0.4	0.0	0.0
	a. Federal Contribution	0.1	0.3	0.0	0.0
	b. Institutional Contribution	0.1	0.1	0.0	0.0
E.	ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0
F.	TOTAL STUDENT FINANCIAL AID	100.0	100.0	0.0	100.0

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

Table 22: Average Financial Aid Amount by Program Received by Undergraduate and Graduate Student Recipients in New York State 1982-83 and 1983-84

	-----UG-----		-----GR-----	
	1982 -83	1983 -84	1982 -83	1983 -84
A. GRANTS				
1. Institutional Grants	1,276	1,427	1,706	1,699
a. Unrestricted Funds	1,384	1,557	1,819	1,616
b. Restricted Funds	1,079	1,141	1,472	2,013
2. Provided by External Gifts	912	976	3,479	3,986
3. New York State				
a. TAP	858	960	363	362
b. Regents Scholarships	244	243	1,949	1,946
c. HEOP, EOP, SEEK	604	634	0	0
d. Other New York State	486	484	0	0
4. Pell Grants	1,006	1,062	0	0
5. SEOG	489	583	0	0
6. Other Governments' Grants	2,478	3,134	6,398	6,452
B. LOANS				
1. National Direct Student Loans (NDSL)	824	900	1,615	1,698
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	1,984	2,025	3,719	3,597
b. Administered by Other States	2,167	2,349	4,224	4,048
3. Institutionally Funded	933	1,084	1,848	2,598
4. Other Loans	922	1,234	3,449	4,041
C. STUDENT ASSISTANTSHIPS	890	1,133	4,237	4,441
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	707	647	2,086	1,033
2. From Restricted Funds	645	765	2,814	4,707
3. College Work-Study Program	780	810	1,670	1,883
E. ALL OTHER STUDENT AID	859	1,266	5,409	3,143

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

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Table 23: Average Financial Aid Amount by Program
State University 1982-83 and 1983-84

	-----UG-----		-----GR-----	
	1982 -83	1983 -84	1982 -83	1983 -84
A. GRANTS				
1. Institutional Grants	485	620	832	1,124
a. Unrestricted Funds	518	899	832	1,064
b. Restricted Funds	449	422	832	1,345
2. Provided by External Gifts	707	603	3,230	5,387
3. New York State				
a. TAP	564	697	371	376
b. Regents Scholarships	246	244	1,487	1,463
c. HEOP, EOP, SEEK	444	501	0	0
d. Other New York State	495	492	0	0
4. Pell Grants	929	1,004	0	0
5. SEOG	447	479	0	0
6. Other Governments' Grants	1,270	1,511	7,169	7,988
B. LOANS				
1. National Direct Student Loans (NDSL)	745	806	1,663	1,697
2. Federal Guaranteed Student Loans (GSL)				
a. Administered by New York State	1,788	1,862	3,452	3,437
b. Administered by Other States	1,835	2,109	3,668	3,586
3. Institutionally Funded	294	1,687	1,018	862
4. Other Loans	768	1,061	2,214	2,477
C. STUDENT ASSISTANTSHIPS	722	977	4,474	4,747
D. WAGES PAID TO STUDENTS				
1. From Unrestricted Funds	550	476	1,245	751
2. From Restricted Funds	420	650	3,903	2,627
3. College Work-Study Program	702	719	1,191	1,142
E. ALL OTHER STUDENT AID	928	1,009	3,836	133

NYSED: Postsecondary Information Systems/HEDS (10/03/85).

Table 24: Average Financial Aid Amount by Program
City University 1982-83 and 1983-84

		UG		GR	
		1982-83	1983-84	1982-83	1983-84
A.	GRANTS				
	1. Institutional Grants	417	592	0	0
	a. Unrestricted Funds	0	0	0	0
	b. Restricted Funds	417	592	0	0
	2. Provided by External Gifts	0	0	0	0
	3. New York State				
	a. TAP	668	775	347	364
	b. Regents Scholarships	237	233	4,414	3,714
	c. HEOP, EOP, SEEK	548	589	0	0
	d. Other New York State	0	550	0	0
	4. Pell Grants	935	1,008	0	0
	5. SEOG	219	543	0	0
	6. Other Governments' Grants	0	0	0	0
B.	LOANS				
	1. National Direct Student Loans (NDSL)	517	920	1,162	1,877
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	1,884	1,908	3,432	3,322
	b. Administered by Other States	0	0	0	0
	3. Institutionally Funded	0	0	0	0
	4. Other Loans	729	1,130	0	1,006
C.	STUDENT ASSISTANTSHIPS	0	0	0	0
D.	WAGES PAID TO STUDENTS				
	1. From Unrestricted Funds	0	0	0	0
	2. From Restricted Funds	0	0	0	0
	3. College Work-Study Program	1,010	975	1,646	2,076
E.	ALL OTHER STUDENT AID	0	0	0	0

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

Table 25: Average Financial Aid Amount by Program
Independent Institutions 1982-83 and 1983-84

		-----UG-----		-----GR-----	
		1982 -83	1983 -84	1982 -83	1983 -84
A.	GRANTS				
	1. Institutional Grants	1,447	1,563	2,239	2,018
	a. Unrestricted Funds	1,470	1,598	2,290	1,920
	b. Restricted Funds	1,388	1,454	2,096	2,389
	2. Provided by External Gifts	1,058	1,246	3,520	3,808
	3. New York State				
	a. TAP	1,303	1,370	361	352
	b. Regents Scholarships	244	242	2,107	2,108
	c. HEOP, EOP, SEEK	1,196	943	0	0
	d. Other New York State	463	455	0	0
	4. Pell Grants	1,161	1,189	0	0
	5. SEOG	648	650	0	0
	6. Other Governments' Grants	2,964	3,834	6,214	6,200
B.	LOANS				
	1. National Direct Student Loans (NDSL)	909	953	1,616	1,688
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	2,186	2,214	3,820	3,667
	b. Administered by Other States	2,278	2,391	4,275	4,079
	3. Institutionally Funded	1,063	1,052	1,929	2,773
	4. Other Loans	1,078	1,340	4,031	4,534
C.	STUDENT ASSISTANTSHIPS	1,384	1,511	3,975	4,130
D.	WAGES PAID TO STUDENTS				
	1. From Unrestricted Funds	802	764	2,172	1,090
	2. From Restricted Funds	1,294	900	2,571	5,665
	3. College Work-Study Program	769	806	1,797	2,058
E.	ALL OTHER STUDENT AID	729	1,592	6,288	3,651

NYSED: Postsecondary Information Systems/HEDS (10/04/85).

Table 26: Average Financial Aid Amount by Program
Degree-granting Proprietary Institutions
1982-83 and 1983-84

		-----UG-----		-----GR-----	
		1982 -83	1983 -84	1982 -83	1983 -84
A.	GRANTS				
	1. Institutional Grants	1,044	791	0	0
	a. Unrestricted Funds	1,258	797	0	0
	b. Restricted Funds	927	781	0	0
	2. Provided by External Gifts	730	687	0	0
	3. New York State				
	a. TAP	1,380	1,380	0	587
	b. Regents Scholarships	251	246	0	0
	c. HEOP, EOP, SEEK	0	419	0	0
	d. Other New York State	550	550	0	0
	4. Pell Grants	1,014	1,048	0	0
	5. SEOG	514	629	0	0
	6. Other Governments' Grants	585	696	0	0
B.	LOANS				
	1. National Direct Student Loans (NDSL)	501	661	0	1,544
	2. Federal Guaranteed Student Loans (GSL)				
	a. Administered by New York State	1,935	1,955	0	2,864
	b. Administered by Other States	2,164	2,186	0	4,750
	3. Institutionally Funded	0	0	0	0
	4. Other Loans	0	0	0	0
C.	STUDENT ASSISTANTSHIPS	657	609	0	2,000
D.	WAGES PAID TO STUDENTS				
	1. From Unrestricted Funds	1,040	1,171	0	0
	2. From Restricted Funds	0	0	0	0
	3. College Work-Study Program	1,013	913	0	0
E.	ALL OTHER STUDENT AID	1,004	325	0	0

NYSED: Postsecondary Information Systems/HEDS (10/01/85).

Tables 27 and 28 present some comparisons of the two programs for 1983-84. For consistency, the data for the two programs are derived from the preceding tables of the Higher Education Data System. Table 27 presents utilization rates (rates related to enrollments) and average awards by degree-granting sectors. The TAP utilization rate is higher than the Pell Grant rate in all sectors, on an overall basis nearly 9 percent higher. The maximum Pell award in 1983-84 was $1,800, the same level as in 1982-83. A the same time, however, the average TAP awards were also increasing as the result of the phasing-in of a higher award scale, initiated in 1981. The differences in average TAP and Pell awards among the sectors are noticeable. At the public colleges the average Pell awards are significantly higher. In part this may be attributed to the fact that the TAP award scale was based on a maximum award of $2,200 or tuition, whichever is less. The maximum Pell award, however, could equal one-half of educational costs, a higher level than tuition at the public colleges. At the independent and proprietary institutions the average TAP awards exceed the average Pell awards and this presumably reflects eligibility for higher awards because of higher tuition levels.

Table 28 compares utilization rates and average awards for full-time and part-time Pell Grant recipients for 1983-84. The highest rates are found at the CUNY and proprietary sectors. For part-time students, the overall utilization rate was about 21 percent the size of the full-time recipient rate while the overall award level was about 73 percent that of full-time recipients.

The observations above and the analysis of the HEDS data should be considered in the context of certain limitations. First, the data are in aggregate form and do not fully reflect such factors as the levels of family income represented or the degree to which students participate in all programs. Second, institutional student aid policies are not demonstrated. Institutions vary in the use of aid which they directly administer, such as the Federal campus-based programs. Student aid packaging priorities are related to the kinds of students served, amounts of funds available, admission practices and a number of other considerations. Further, the data supplied by the institutions have been accepted as provided, except where obvious editing was required. Instances of omissions, errors and incomplete data affect the reports.

There is an additional kind of data obtained from the student aid reports in the Higher Education Data System which is not included in this report. This set of data deals with family income, which is an eligibility criterion for all major governmental and most institutional student aid programs. Family income is used to determine financial need, the difference between educational costs and the family's expected contribution. In assessing the role of student aid in financing higher education and in promoting access and choice, there is considerable interest in the degree to which students from different family income levels are represented in various categories of institutions. How diverse are institutions with respect to socio-economic status of their student bodies? The question is not easily answered, unfortunately, for a number of reasons. A major consideration is the availability of data. Family income data are available only from the applications of those students seeking and receiving assistance. Conclusions or assumptions about income distributions must be confined to the populations represented by available data.

Table 27

Comparison of TAP and Pell Grant Recipients(1)
by Utilization Rates and Average
Awards

By Sector, 1983-84

	SUNY		CUNY		Independent		Proprietary		All Sectors	
	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award	Util. Rate	Av. Award
	Percent		Percent		Percent		Percent		Percent	
Pell Grants	36.6	$1,043	69.1	$1,018	33.6	$1,218	72.9	$1,059	43.2	$1,088
TAP Awards	48.9	697	79.1	775	40.5	1,370	74.9	1,380	52	960

(1) Full-time undergraduates at degree-granting institutions participating in the Higher Education Data System.

Table 28

Utilization Rates and Average Awards for Pell Grant Recipients(1
By Sector, 1983-84 Enrollment Status
1983-84

	SUNY	CUNY	Independent	Proprietary	All Sectors
Grants					
Full-Time					
No. of Pell Recipients	76,838	69,867	67,853	16,986	231,544
Full-time Enrollment*	209,707	101,156	201,879	23,282	536,024
Utilization Rate	36.6	69.1	33.6	72.9	43.2
Average Awards	$1,043	$1,618	$1,218	$1,059	$1,088
Part-Time					
No. of Pell Recipients	5,071	12,484	4,162	437	22,154
Part-time Enrollment*	104,045	61,338	64,600	6,436	236,419
Utilization Rate	4.9	20.3	6.4	6.8	9.4
Average Awards	$530	$954	$674	$617	$798

(1) The number of recipients are limited to those institutions which supplied complete data for full- and part-time recipients.

*Undergraduate enrollment, Fall 1983, adjusted for institutions reporting award data.

Another consideration is the diversity of sources of income data. There is not a single application form which is used for all financial aid programs by all students. While a high number of colleges in the State use the Financial Aid Form (FAF) of the College Scholarship Service, not all aid applicants or recipients apply for aid under the various programs for which the form is applicable. For example, a student who applies only for a TAP award will submit different income information than that supplied through FAF. The logistics of attempting to collect complete and uniform income information for all students are so formidable as to prevent accomplishment to date. Through the Higher Education Data System, however, the degree-granting institutions report the same income data submitted for purposes of participation in the three Federal campus-based programs. The income data includes the category of applicants who were enrolled as half-time or full-time students.

In accordance with the 1984 Regents Statewide Plan for the Development of Postsecondary Education the Education Department will report annually on the use of a net cost of attendance model as an indicator of the effective use of resources. The purpose of the model is not to portray the actual operation of the student aid system or its adequacy but rather, in broad terms, to examine the effect of student aid on student choice and access. Through the collection of data on student aid and attendance costs for various categories of institutions it is possible for the model to show how attendance costs from various income levels may or may not be met through the use of various aid programs. The model can thus be used to show how access may be affected by changes in the proportions of attendance costs which are offset by student aid. The data on family income will, to the extent possible, supplement the observations afforded by the net cost model.

The HEDS data reported for 1983-84 represent the fourth year of comparative data. Annual surveys and reports for subsequent years should help provide a basis for decisions about the direction of student aid programs.

These data can be used in planning the direction of support of postsecondary education. More precisely, in consideration of fiscal and educational policy issues, the State's student aid policy can be reviewed with particular attention to the following objectives:

1. The need to establish goals for the State's student aid programs and methods for setting priorities of these goals so that the State's programs, in tandem with Federal programs, will promote maximum effectiveness of State funding.

2. The determination of how, and to what extent, existing Federal, State and institutional aid programs work together to meet student financial need and postsecondary costs.

3. The identification of alternative ways through which existing programs and available resources can best serve the needs of students and their families, the institutions and the State.

New York has the largest student financial aid programs in the nation and its students receive the largest amounts of assistance under Federal programs.

In the present period of change and uncertainty, it is essential that the State maintain and improve its position through a review effort. This activity would provide the State with the means to develop a policy which would implement purposes of State programs with those of the Federal government and the institutions.

APPENDIX

APPENDIX

Determination of the Student's Award on the Basis of Tuition Cost and Financial Ability

The minimum and maximum awards for the scholarship and grant programs are established by legislation. Within this range, the tuition assistance awards are determined by the tuition costs of the college attended by the student and by the family net taxable income. (The Regents scholarship, fellowships and the grant programs have varying limitations with respect to income, tuition and attendance costs)

These limitations are illustrated for the largest award program, the Tuition Assistance Program. That program presently operates with five schedules of awards. There are two undergraduate schedules for students who are financially dependent or who are financially independent and married or have dependents. Schedule G, with a maximum award of $2,200 is for such students attending proprietary schools. Schedule H with a maximum award of $2,700 applies to students attending not-for-profit institutions. In addition, Schedule B applies to all graduate and professional students who are financially dependent or are financially independent and married or have dependents.

Table 29

Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule G
1985-86

Net Taxable Balance	Proprietary Schools Tuition=$2,200 or more
$0-5,000	$2,200
6,000	2,130
9,000	1,910
12,000	1,650
15,000	1,340
20,000	790
25,000	300
29,000	300
29,001 or more	0

Table 30

Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule H
1985-86

Net Taxable Balance	Independent College Tuition=$2,700 or more	SUNY Tuition=$1,375	CUNY Tuition=$1,250
$0-5,000	2,700	1,375	1,250
6,000	2,630	1,305	1,180
9,000	2,410	1,085	960
12,000	2,150	825	700
15,000	1,840	515	390
20,000	1,290	300	300
25,000	740	300	300
29,000	300	300	300
29,001	0	0	0

Table 31

Illustrative Tuition Assistance Program (TAP) Annual Awards
Schedule B
1985-86

Net Taxable Balance	Independent Colleges, SUNY and CUNY
$ 2,000	$600
2,750	550
6,000	333
9,000	133
12,000	100
15,000	100
20,000	100
20,001 or more	0

*Net taxable balance is the gross income less all allowable exemptions and deductions for State income tax purposes. For the typical two-child family, a net taxable balance of $5,000, for example, is approximately comparable to a gross income of about $10,200 with standard tax deductions.

Adjustments in the net taxable balance are provided, under Schedules G, H and B, where more than one family member is in full-time study at an approved postsecondary institution. Under Schedules G and H, $3,000 is deducted from the net taxable balance for the first additional member and $2,000 for each additional member. Under Schedule B, the net taxable balance is divided by the number of family members in full-time attendance.

After a student has received two full years of payments, remaining TAP payments under Schedules G and H are reduced by $200 per year, except that no student shall receive less than $300 per year if the family net taxable balance is $29,000 or less.

Two additional schedules were established for single, financially independent students without dependents by the 1977 Legislature. Schedule D applies to graduate students and Schedule E applies to undergraduate students.

Table 32

Illustrative Tuition Assistance Program (TAP)
Annual Awards for Single, Financially Independent Students
1985-86

Net Taxable Balance	Independent College		SUNY		CUNY	
	Schedule D	Schedule E	Schedule D	Schedule E	Schedule D	Schedule E
$ 0 - 1,000	$600	$1,800	$600	$1,375	$600	$1,250
2,000	350	1,500	350	1,075	350	950
3,000	100	1,200	100	775	100	650
5,000	100	600	100	200	100	200
5,677 & over	0	0	0	0	0	0